

have been amended; and Claim 37 has been cancelled. *Lesley* and *Resnick et al.* are distinguished from the independent claims for at least the following reasons:

- The claimed invention is configured for adding monetary value to an account associated with another person using a network such as the public switched telephone network.
- The claimed invention is configured for operation with a telecommunications network, not a financial network.

The Assignee respectfully submits that the present Claims 1-36 are allowable over the cited references for these reasons discussed in greater detail below.

AMENDMENTS

IN THE CLAIMS:

Please cancel Claim 37.

Please amend Claims 1, 18, 34, 35, and 36 as follows:

Sub C1 ~~1. (amend) In a telecommunications system functionally interconnecting a service switching point, a service control point, and an intelligent network element, and the telecommunications system including a billing system functionally connected at least to the service control point for retrieval of billing messages, the billing system including telecommunications accounts for charging fees to subscribers with respect to telecommunications services provided to the subscribers, a method for using a communication to conduct a transaction with respect to a telecommunications account, comprising:~~

receiving the communication at the service switching point, the communication being associated with a calling line number associated with a first telecommunications account;

causing the service switching point to route the communication to the intelligent network element;

causing the intelligent network element to obtain a telecommunications account number and a transaction amount from the communication,

the telecommunications account number corresponding to a second telecommunications account with respect to which the transaction is to be conducted in the billing system;

in response to obtaining the telecommunications account number and the transaction amount, causing the intelligent network element to provide the telecommunications account number, the transaction amount, and the calling line number associated with the second telecommunications account and the communication to the service control point;

in response to receipt of the telecommunications account number, the transaction amount, and the calling line number associated with the second telecommunications account, causing the service control point to make an assignment of the telecommunications account number, the transaction amount, and the calling line number associated with the second telecommunications account to a billing message; and

causing the billing system to retrieve the billing message from the service control point,

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to note the assignment of the telecommunications account number, the transaction amount, and the calling line number associated with the second telecommunications account to the billing message, and

based on the assignment, to conduct the transaction in the billing system with respect to the second telecommunications account associated with the telecommunications account number by crediting or debiting the second telecommunications account by at least the transaction amount.

Sub C3
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18. *(and)* In a system for billing fees to subscribers for provision of telecommunications services, each subscriber having a telecommunications account in the system, the telecommunications account being associated with at least one calling line number, a method to conduct a transaction with respect to a telecommunications account in the system, comprising:

obtaining a billing message generated as a result of a telecommunications service performed with respect to a calling line number;

in response to obtaining of the billing message, making a determination that the billing message includes an indication that a transaction is to be conducted with respect to a telecommunications account in the system, the telecommunications account differing from a calling line number account associated with the calling line number; and

in response to the determination, conducting the transaction with respect to the telecommunications account.

Sub C5

34. (and) In a telecommunications system functionally interconnecting a service switching point, a service control point, and an intelligent network element, and the telecommunications system including a billing system functionally connected at least to the service control point for retrieval of billing messages, the billing system including accounts for conducting transactions, a method for using a communication to conduct a transaction with respect to an account, comprising:

receiving the communication at the service switching point, the communication being associated with a calling line number;

causing the service switching point to obtain instructions regarding the communication from a service control point;

based on the instructions from the service control point, causing the service switching point to obtain an account number and a transaction amount from the communication,

the account number corresponding to the account with respect to which the transaction is to be conducted in the billing system, the account differing from a calling line number account associated with the calling line number;

in response to obtaining the account number and the transaction amount, causing the service switching point to provide the account number, the transaction amount, and the calling line number associated with the communication to the service control point;

in response to receipt of the account number, the transaction amount, and the calling line number, causing the service control point to make an assignment of the account number, the transaction amount, and the calling line number to a billing message by including the account number, the transaction amount, and the calling line number in

the billing message and by posting the billing message for obtaining by the billing system;

and

causing the billing system to retrieve the billing message from the service control
point,

to note the assignment of the account number, the transaction amount, and
the calling line number to the billing message, and

based on the assignment, to conduct the transaction in the billing system
with respect to the account associated with the account number by crediting or debiting the
account by at least the transaction amount.

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35. (a) A method for executing a transaction, comprising:

receiving a communication associated with a calling line number;

obtaining a transaction amount from the communication;

coding the transaction amount and the calling line number into a billing message;

posting the billing message;

obtaining the billing message, and decoding the transaction amount and the calling
line number from the billing message; and

crediting or debiting an account other than the account associated with the calling
line number by the transaction amount.

36. (a) A system for allowing a user to initiate a transaction and have the
transaction conducted, comprising:

a service switching point (SSP)

for receiving a communication from the user, and
for obtaining and acting on instructions regarding the communication;
a service control point (SCP)
for providing the instructions regarding the communication to the SSP, the
instructions instructing the SSP to retrieve transaction information and to forward the
transaction information to the SCP,
for including the transaction information in a billing message by assigning
the transaction information to at least a field of the billing message, and
for posting the billing message for retrieval by a billing system; and
the billing system
for retrieving the billing message,
for recognizing the transaction information in the billing message, and
based on the recognition, for conducting the transaction based on the
transaction information, wherein the SCP is operative to code the transaction amount into
a field of the billing message and the account number into another field of the billing
message, and wherein the billing system is operative to decode the transaction amount
from the field of the billing message and account number from the another field, and to
credit or debit an account other than the account associated with the account number by
the transaction amount.